

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		09892627	
	Filing Date		2001-06-28	
	First Named Inventor	William C. Kitchen		
	Art Unit	3696		
	Examiner Name	Clement B. Graham		
	Attorney Docket Number	23952-0037		

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<b>Receipt date: 11/19/2009</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <b>( Not for submission under 37 CFR 1.99)</b>	Application Number		09892627	09892627 - GAU: 3691
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1	COHEN, JACKIE. "Electronic Bill Presentment: The Killer App?" Bank Technology News, Sept. 1997, vol. 10, iss. 9, p.25 (4 pgs.)	<input type="checkbox"/>
2	ORENSTEIN, ALISON F. "CoreStates Bank Links Bill Payment Chain." Bank Systems and Technology, New York, Nov. 1997, vol. 34, iss. 11, p.36 (1 pg.)	<input type="checkbox"/>
3	RICHARDS, HEIDI. "New Electronic Payment Technologies: A Look at Security Issues." Journal of Retail Banking Services, New York, Autumn 1997, vol. 19, iss. 3, p.41 (6 pgs.)	<input type="checkbox"/>
4	Non-Final Office Action mailed 4/14/2009 for related U.S. Patent Application No. 10/060,745 (filed 2/1/2002), which a Continuation of U.S. Patent Application No. 09/867,587.	<input type="checkbox"/>
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